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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/713,603	11/15/2000	Adam Coyle		5258

20350 7590 10/29/2002

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EXAMINER

AKERS, GEOFFREY R

ART UNIT

PAPER NUMBER

3624

DATE MAILED: 10/29/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/713603	Coyle
Examiner	Group Art Unit	
Akers, G	3623	

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

**Status**

Responsive to communication(s) filed on 11/15/00

This action is FINAL.

Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

**Disposition of Claims**

Claim(s) 1-20 is/are pending in the application.

Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

Claim(s) \_\_\_\_\_ is/are allowed.

Claim(s) 1-20 is/are rejected.

Claim(s) \_\_\_\_\_ is/are objected to.

Claim(s) \_\_\_\_\_ are subject to restriction or election requirement.

**Application Papers**

See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

The proposed drawing correction, filed on \_\_\_\_\_ is  approved  disapproved.

The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

The specification is objected to by the Examiner.

The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. § 119 (a)-(d)**

Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

All  Some\*  None of the CERTIFIED copies of the priority documents have been received.

received in Application No. (Series Code/Serial Number) \_\_\_\_\_.

received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

**Attachment(s)**

Information Disclosure Statement(s), PTO-1449, Paper No(s). \_\_\_\_\_  Interview Summary, PTO-413

Notice of Reference(s) Cited, PTO-892  Notice of Informal Patent Application, PTO-152

Notice of Draftsperson's Patent Drawing Review, PTO-948  Other \_\_\_\_\_

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## DETAILED ACTION

1. Claims 1-20 have been examined.

### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-20 are rejected under 35 USC 103(a) as unpatentable over Chaum(US Pat. No: 6,434,238) in view of Dorf(US Pat. No: 6,000,608).

4. As per claims 1-20 Chaum teaches a stored value card system which comprises a card issuing institution(Abstract)(Fig 1/101) and a point of sale retail establishment(Fig 1/104). Chaum also teaches the card being useable for purchases(col 5 lines 10-40). Dorf teaches a card identifier associated with each card and assigned by the issuing institution(col 4 line 36-col 5 line 14).Dorf teaches a reloadable smart card(col 5 lines 66-67). Dorf further teaches an intelligent(smart) card(col 10 lines 49-64) which can be used as an online debit card with a sponsor bank(Fig 1/102) which can be used to transfer funds for any purpose including money orders. Dorf further teaches the use of loyalty cards which are not redeemable for cash(col 9 line 33-col 10 line 6).Dorf also teaches the card identifier being encoded on a magnetic strip(col 4 lines 36-46) and a (POS) reader terminal for the card(col 4 line 25-35) and which accept the card for transactions(col 4

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lines 46-67) and engaging a sponsor bank with a master account through the central processor and the banking network which permits a merchant to add value(refunds) and loyalty points to a subaccount card(col 5 lines 4-14). It would have been obvious to one skilled in the art at the time of the invention to combine Chaum in view of Dorf to teach the above. The motivation to combine is to teach a multifunction card system composed of a gift certificate card, a prepaid phone card, a loyalty card and a medical information card as enunciated by Dorf(col 3 lines 9-64).

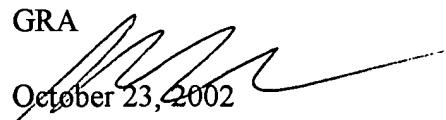
*Conclusion*

**5. THIS ACTION IS MADE NON-FINAL.**

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6. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA

  
October 23, 2002